

The Influence of Financial Attitude, Financial Knowledge and Income on Financial Management Behavior (A Study of MSMEs in Jombang Culinary Community)

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ABSTRACT

This study aims to analyze the influence of financial attitudes, financial knowledge, and income on the financial management behavior of MSMEs belonging to the Jombang Kuliner Community. This research is based on the phenomenon of low financial literacy among micro-entrepreneurs, which results in suboptimal financial management, despite the economic potential in the Jombang Kuliner area. This study used a mixed methods approach. Quantitative data were obtained through distributing questionnaires to 50 respondents using a Likert scale, while qualitative data were collected through in-depth interviews with several MSMEs to gain a more contextual understanding. The results of the partial T-test indicate that all three independent variables significantly influence financial management behavior. This means that the better the financial attitudes and knowledge possessed and the higher the income of entrepreneurs, the better their behavior in managing business finances. Qualitative findings support these results, where several MSMEs who have awareness of saving, making financial plans, and separating personal and business finances demonstrate more organized financial management. This study concludes that improving financial literacy and strengthening business income play an important role in shaping healthy and sustainable financial management behavior. The results of this study are expected to form the basis for developing more effective financial education programs for MSMEs, particularly in Jombang Regency.

Keywords: Financial Attitude, Financial Knowledge, Income, Financial Management Behavior, MSMEs, Mixed Methods

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy. MSMEs not only contribute to economic growth and employment, but also serve as the backbone of the regional economy (Lubis & Salsabila, 2024). One of the growing MSME communities in Jombang Regency is the Jombang Culinary Community, whose members are business actors in the food and beverage sector. This community serves as a forum for sharing experiences, joint promotions, and mutual support in business development (Ismianah, 2025).

A person's financial management behavior is a crucial aspect that determines how they manage their financial resources wisely and sustainably (Sambharakresna & Wulandari, 2025). This behavior does not appear spontaneously, but is influenced by various internal and external factors. The three main factors that have been widely studied in various studies are financial attitude, financial knowledge, and income level (Budiman, 2024).

Financial attitude reflects a person's values, beliefs, and perspectives on money, including how they view the importance of saving, avoiding consumptive behavior, and planning for the future. Individuals with a positive financial attitude tend to have better financial management behaviors because they are based on an awareness of the importance of financial stability (Anisah, Salma, Alwi, Irawati & Saransi, 2025).

Financial knowledge relates to an understanding of basic financial concepts, such as budgeting, investing, saving, and risk management (Pattinaya, Ekananda & Mukyanto, 2025). This level of knowledge forms the basis for rational and strategic financial decision-making. Individuals with good financial literacy will be better able to assess financial alternatives objectively and avoid mistakes in managing cash flow and managing debt (Atikah & Kurniawan, 2021). On the other hand, income is an external factor that also determines a person's capacity to engage in financial activities. Adequate income provides the flexibility to save, invest, and allocate funds according to priorities, while limited income often becomes an obstacle in implementing ideal financial management behavior (Fachrudin, Rahmatusyam, Hasanah & Makmun, 2024).

The reality on the ground shows that many MSMEs still have low levels of financial literacy, making them less able to manage their finances effectively. This condition can lead to inefficient use of capital, difficulty in recording cash flow, and even errors in business investment decisions. Consequently, business development is hampered and the risk of business failure increases. Therefore, it is important to examine how financial attitudes, financial knowledge, and income influence financial management behavior among members of the Jombang Culinary Community, so that strategies can be formulated to improve financial literacy and behavior that support the sustainability of their businesses.

This study employed a mixed methods approach, combining quantitative and qualitative methods in an integrated manner to obtain more comprehensive and in-depth results (Rizkiawati & Haryono, 2018). The quantitative phase employed a Likert-scale questionnaire to measure respondents' financial attitudes, knowledge, income, and financial management behavior. This approach allows researchers to objectively quantify the level of attitudes, knowledge, and financial behavior of MSME actors. Meanwhile, the qualitative phase employed descriptive analysis through interviews and observations to gain a deeper understanding of MSMEs' real-life experiences in managing their business finances (Rahayu, 2024).

This study involved 50 respondents from the Jombang Kuliner Community, a forum for micro and small culinary entrepreneurs in Jombang Regency. This community was selected based on the consideration that the culinary sector has complex financial dynamics, with rapid daily cash flow and high working capital requirements, making it an appropriate context for examining financial management behavior. This mixed approach is expected to provide a more comprehensive and realistic picture, as it not only presents statistical data but also reveals the perspectives, habits, and obstacles faced by MSMEs in their daily practices. Through a combination of quantitative data and qualitative findings, this study is expected to provide a holistic understanding of the financial literacy and financial management behavior of MSMEs. The results are also expected to serve as a basis for formulating more effective financial education strategies and programs in the future, in order to improve MSMEs' ability to manage their finances wisely and sustainably.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Financial management behavior includes the actual practices of individuals in budgeting, saving, managing debt, investing, and preparing emergency funds. Factors frequently studied as determinants of this behavior include: (1) financial attitude, (2) financial knowledge, and (3) income. Evidence from the economics and behavioral literature confirms that financial knowledge correlates with better financial decisions, but the effects of knowledge typically interact with an individual's attitudes, motivation, and economic resources (Lusardi & Mitchell, 2014).

1. Financial Attitude

From the perspective of the Theory of Planned Behavior, attitude is a key predictor of intention and, subsequently, behavior. Financial attitude reflects an individual's positive/negative evaluation of practices such as saving, budget planning, credit use, and investment. Research shows that a positive attitude toward saving and planning is associated with budget adherence and higher savings frequency. In Indonesia, several empirical studies have found a positive attitude to improve financial management behavior among workers, MSMEs, and students (Agustina & Mardiana, 2020).

Hypothesis 1: Financial attitude has a positive and significant effect on financial management behavior.

2. Financial Knowledge

Financial knowledge includes understanding basic concepts (simple/compound interest, inflation), financial products, and practical skills (reading account statements, calculating interest). Behavioral economic theory and empirical evidence place literacy as a crucial asset for making rational financial decisions. Lusardi & Mitchell (2014) suggest that financial literacy is closely related to savings behavior, retirement planning, and the use of financial instruments. However, numerous studies also demonstrate that knowledge alone is not always sufficient. The effects of knowledge are often mediated or moderated by psychological factors (e.g., self-esteem, attitudes) and economic conditions (e.g., income, access to financial products). For example, Tang & Baker highlight that knowledge is important but often requires psychological support to encourage sustainable behavior (Tang & Baker, 2016).

Hypothesis 2: Financial knowledge has a positive and significant effect on financial management behavior.

3. Income (Pendapatan)

Income level determines a person's capacity to save, invest, and meet financial obligations. Life cycle theory and empirical studies show that income influences the absolute amount of savings and the choice of financial instruments. The relationship between income and behavior is not always linear; high income can increase savings but also consumption. Furthermore, income stability and future expectations are important aspects. Fluctuating income tends to reduce long-term planning behavior. Research in Indonesia examined the role of income as a direct variable and a moderator in the relationship between literacy or attitudes and behavior (Jati, Purwaningsih & Rahardani, 2024).

Hypothesis 3: Income has a positive and significant effect on financial management behavior.

4. Financial Management Behaviour

Financial Management Behavior or financial management behavior is a set of real actions of individuals in managing their financial resources to achieve short-term and long-term financial goals. Financial management behavior reflects how a person plans, manages, and controls their finances, including saving, managing expenses, investing, and using formal financial products (Nandasari, 2021). In general, this behavior is influenced by internal factors (knowledge, attitudes, personal values, and personality) and external factors (income, social environment, and access to financial institutions). Tang & Baker (2016) in their research by Wardani, Suryani & Nugraha (2022) added that financial behavior is also the result of the interaction between cognitive abilities (financial knowledge) and psychological factors (self-control, locus of control, and attitudes toward money).

METHODS

This study used a mixed methods approach, combining quantitative and qualitative methods to gain a more comprehensive understanding of the relationship between financial attitudes, financial knowledge, and income on financial management behavior in the Jombang Kuliner MSME community. A quantitative approach was carried out by distributing questionnaires with a Likert scale to measure the level of financial attitudes, knowledge, and behavior of MSME actors numerically and measurably (Fitria, Soejono & Tyra, 2021). The results of this quantitative data were then analyzed using statistical tests, such as the partial T-test, to determine the influence of each variable on financial management behavior (Handayani, Amalia & Sari, 2022).

Meanwhile, the qualitative approach was conducted through in-depth interviews with several members of the Jombang Kuliner Community to explore their context, personal experiences, and perspectives on financial management in their daily businesses (Jedeot, Santi, June & Anggraeni, 2025). This approach helps provide meaning and interpretation to the quantitative results and explains social phenomena that cannot be fully described by numbers (Bado, 2022). By combining these two approaches, this study not only provides objective results based on statistical data but also provides a deeper, more holistic, and contextual understanding of the financial management behavior of MSMEs in Jombang. The choice of a mixed methods approach confirms that mixed methods are highly effective for researching complex social phenomena and require triangulation between quantitative and qualitative data to ensure more valid and meaningful research results (Setiawan, 2025).

1. Location and Subject of Research

This research was conducted in the "Jombang Kuliner" culinary tourism area, located on Jl. Gubernur Suryo, Jombang Regency. This area has become one of the centers of creative and culinary economic activities that is quite developed in Jombang Regency, with a large and diverse number of micro, small, and medium enterprises (MSMEs). Economic turnover in this area is relatively high due to daily buying and selling activities involving various levels of society, from traders and raw material suppliers to consumers from outside the region (Hutagalung, Sihombing, Saragi, Purba, Nabi & Lumbantobing, 2025). However, despite this high economic activity, serious challenges remain related to the lack of financial literacy and awareness among MSMEs.

This location was selected based on several key considerations. First, the Jombang Kuliner Community represents a growing local culinary business, but lacks a fully structured financial management system. This makes it a relevant target for examining

the factors influencing financial management behavior. Second, this location has significant economic potential but is not yet matched by adequate financial management capacity. Therefore, this research is expected to provide an empirical overview of the gap between potential and financial management practices. Third, the existence of an organized community under the umbrella of "Jombang Kuliner" facilitates data collection through both questionnaires and in-depth interviews, and allows for collaboration in follow-up financial education for MSMEs. Thus, the selection of this location is considered strategic and relevant to achieve the research objective, namely to comprehensively understand how financial attitudes, financial knowledge, and income influence financial management behavior among MSMEs in the culinary sector (Anisa & Armin, 2023).

2. Data Types and Sources

This study uses a mixed methods approach, a combination of quantitative and qualitative approaches, to gain a more comprehensive understanding of the relationship between financial attitudes, financial knowledge, and income on financial management behavior among MSMEs belonging to the Jombang Culinary Community (Setiawan, 2025). This approach allows researchers not only to measure the relationship between variables statistically but also to understand the meaning, experiences, and social context behind the financial behavior of business actors. This combination of quantitative and qualitative data from primary and secondary sources is in line with the principle of method triangulation in mixed methods research, which aims to increase the validity of research results and provide a more complete and in-depth picture of the financial management behavior of MSMEs belonging to the Jombang Culinary Community (Setiawan, 2025).

2.1 Data Types

This study used two types of data: quantitative and qualitative. Quantitative data were obtained by distributing a Likert-scale questionnaire to 50 respondents, members of the Jombang Culinary Community. This data is numerical and is used to analyze the influence of each independent variable (financial attitude, financial knowledge, and income) on the dependent variable (financial management behavior). The results of the quantitative data collection were analyzed using statistical tests, including validity tests, reliability tests, and T-tests to determine the level of significance and direction of influence between research variables (Sahara & Windu, 2024). Qualitative data were collected through in-depth interviews and field observations with several selected MSMEs members of the Jombang Culinary Community (Nurrisa & Hermina, 2025). This data was used to further explore the attitudes, understanding, experiences, and financial management habits of these entrepreneurs. Qualitative information serves to complement and strengthen the results of the quantitative analysis, so that the research results not only describe statistical relationships but also reflect conditions and social realities in the field (Palupi, Ummah & Larasati, 2025).

2.2 Data Source

The data sources in this study consist of primary and secondary data. Primary data were obtained directly from questionnaires and interviews with MSMEs who are members of the Jombang Culinary Community on Jl. Gubernur Suryo, Jombang Regency. This primary data reflects the views, experiences, and actual behavior of business actors in managing

daily finances. Secondary data were obtained from various supporting sources, such as documents on Jombang Culinary Community activities, reports from the Jombang Regency Cooperative and MSME Office, and relevant scientific literature such as books, research journals, and publications from official institutions related to financial literacy and behavior. Secondary data were used to strengthen the theoretical basis and compare the research results with previous findings (Bancong, 2025).

3. Data Collection

Data collection was conducted systematically to obtain valid, relevant information that comprehensively describes the relationship between financial attitudes, financial knowledge, income, and financial management behavior among MSMEs in the Jombang Culinary Community. This multiple data collection technique was used to triangulate methods, so that the data obtained could complement each other and increase the validity of the research results (Nurfajriani, Ilhami, Mahendra, Afgani & Sirodj, 2024). This research is expected to not only produce statistically accurate findings but also be able to explain real social phenomena in the field regarding financial management behavior among MSMEs in the Jombang Culinary Community.

3.1 Quantitative Data Collection

Quantitative data was collected by distributing questionnaires to 50 MSMEs (Micro, Small, and Medium Enterprises) members of the Jombang Culinary Community on Jl. Gubernur Suryo, Jombang Regency. The questionnaire was constructed using a five-level Likert scale (1 = strongly disagree to 5 = strongly agree) to measure respondents' perceptions of the variables studied. Each indicator in the questionnaire was based on relevant theory and previous research, such as the concepts of financial attitude, financial knowledge, and financial management behavior (Sahara & Windu, 2024).

The questionnaires were distributed directly (offline) to respondents so that researchers could provide explanations regarding the questions and ensure that each respondent understood the meaning of each item (Azfaruddin, 2024). The questionnaire data were then collected, coded, and analyzed using statistical methods, such as validity and reliability tests, as well as a T-test to determine the effect of each independent variable on the dependent variable.

3.2 Qualitative Data Collection

Qualitative data was obtained through in-depth interviews and field observations with selected MSMEs from the same community (Rahayu, 2024). The interviews were semi-structured to provide a guide for key questions while still allowing informants to freely explain their experiences and perspectives (Zahroh, Nasution, Tazqia, Faiha & Nurhayati, 2025). Interview questions focused on financial attitudes, money management habits, challenges faced in managing business finances, and views on the importance of financial knowledge for business sustainability.

In addition to interviews, researchers also conducted direct observations in the Jombang Culinary Tourism area to observe the economic activities of MSMEs, their transaction patterns, and how they manage their finances in their daily practices. The results of these observations and interviews were used to strengthen the quantitative analysis,

explain statistical findings, and provide a deeper social context for the financial behavior of MSMEs (Yazid, 2025)..

4. Data Analysis

The analysis was carried out in two stages, namely, quantitative data analysis and qualitative data analysis, where the results of both were then integrated to produce comprehensive and in-depth conclusions (Nurrisa & Hermina, 2025).

4.1 Quantitative Data Analysis

Quantitative data obtained from the questionnaire was analyzed using statistical software (such as SPSS). The analysis process was carried out through several stages: Validity Test, Reliability Test, and T-Test (Handayani, Amalia & Sari, 2022).

4.2 Qualitative Data Analysis

Qualitative data analysis was conducted on the results of in-depth interviews and field observations obtained from MSMEs who are members of the Jombang Culinary Community. The qualitative analysis process was carried out descriptively and interpretively with several stages: (a) Data Reduction, (b) Data Presentation, (c) Conclusion Drawing (Waruwu, 2024).

4.3. Analysis Integration (Data Triangulation)

After quantitative and qualitative analysis are carried out separately, the next stage is the integration of the analysis results (method triangulation). This stage aims to compare and link the results of statistical findings with interview data to obtain a comprehensive understanding. If the results of both analyses indicate agreement, the research findings are considered robust and valid. However, if there are discrepancies, qualitative data is used to explain the reasons behind the quantitative results (Sofyan, 2024).

5. Conceptual Framework

The conceptual framework in this study is built on the relationship between three independent variables: financial attitude, financial knowledge, and income, and the dependent variable, financial management behavior. Financial attitude reflects an individual's attitude toward managing finances, such as saving habits, controlling expenses, and views on financial planning (Alwi, 2025). Financial knowledge indicates the level of understanding of basic financial concepts among MSMEs, including the ability to budget, understand risks, and manage business capital (Sambharakresna & Wulandari, 2025). Meanwhile, income reflects financial capacity that influences an individual's ability to make rational financial decisions (Siratan & Setiawan, 2021). These three variables are assumed to contribute positively to financial management behavior, which includes actual behavior in recording, budgeting, planning, and separating personal and business finances. This conceptual framework emphasizes that the combination of attitude, knowledge, and income plays a crucial role in shaping effective and sustainable financial management behavior among MSMEs in the Jombang Culinary Community.

RESULTS

1. Validity Test and Reliability Test

Validity and reliability tests were conducted to ensure that the questionnaire instrument used in this study was appropriate and consistent in measuring each research variable,

namely Financial Attitude, Financial Knowledge, Income, and Financial Management Behavior (Subhaktiyasa, 2024).

Tabel 1. Validity and Reliability Measurement Results

Variabel	Indicator	Outer Loading	result	Cronbach's Alpha	result
Financial Attitude	X1	0,911	Valid	0,858	Reliabel
Financial Knowledge	X2	0,966	Valid	0,957	Reliabel
Income	X3	0,924	Valid	0,902	Reliabel
Financial Management Behavior	Y	0,898	Valid	0,944	Reliabel

Source : Data processed by SPSS Version 24 in 2025

1.1 Validity Test

Validity tests are used to determine the extent to which the questions in the questionnaire are able to measure the intended variables. A variable is declared valid if it has a correlation value (Outer Loading) greater than 0.30 (Tutu, Areros & Rogahang, 2022). Based on the results of data processing using SPSS version 24, all question items for each variable have Outer Loading values above 0.70. This indicates that each variable has a strong relationship with the construct it represents. For example, the Financial Attitude variable (X1) has an Outer Loading value of 0.911; the Financial Knowledge variable (X2) has a value of 0.996; the Income variable (X3) is above 0.9; and the Financial Management Behavior variable (Y) also has a value above 0.8. Thus, it can be concluded that all statement items in this research questionnaire are valid and able to explain the measured variables well.

1.2 Reliability Test

Reliability testing was conducted to examine the internal consistency between questions within a single variable. Reliability was measured using Cronbach's Alpha, where an instrument is considered reliable if the alpha value is greater than 0.70 (Mahkotawati, Rijanto & Rusimamto, 2025). The test results showed that the Cronbach's Alpha value for the Financial Attitude variable was 0.858, Financial Knowledge was 0.957, Income was 0.902, and Financial Management Behavior was 0.944. All of these values exceeded the minimum limit of 0.70, indicating that each variable had a very good level of internal consistency. In conclusion, all variables in this study were declared reliable.

1.3 Validity Test and Reliability Test Results

Based on the statistical test results, all items in the questionnaire were declared valid and reliable. This indicates that this research instrument has met the requirements for use in further analysis because it is able to measure the research variables accurately and consistently. Therefore, the questionnaire used in this study is suitable as a

measuring tool in examining the influence of Financial Attitude, Financial Knowledge, and Income on Financial Management Behavior among MSMEs in the Jombang Culinary Community.

2. Uji T (Hipotesis)

The T-test was conducted to determine the partial effect of each independent variable on the dependent variable (Koto, Simbolon & Saragih, 2024). In this study, the independent variables consisted of Financial Attitude (X1), Financial Knowledge (X2), and Income (X3), while the dependent variable was Financial Management Behavior (Y). The test was conducted by comparing the significance level value (p-value) to the significance limit of 0.05 ($\alpha = 5\%$). If the p-value < 0.05 , the hypothesis is accepted, meaning that the variable has a significant effect on the dependent variable. If the p-value > 0.05 , the hypothesis is rejected, meaning there is no significant effect (Rukmi, Nugroho, Sarim & Rayhan, 2025).

Tabel 2. T Test Result

Direct Effect	P-value	Result
Financial Attitude	0,032	Signifikan
Financial Knowledge	0,034	Signifikan
Income	0,000	Signifikan

Source: Data processed by SPSS Version 24, 2025

DISCUSSION

1. The Influence of Financial Attitude on Financial Management Behavior

Based on the partial test results, the Financial Attitude variable obtained a p-value of 0.032, which is less than 0.05. This aligns with Hypothesis 1, which indicates that Financial Attitude significantly influences Financial Management Behavior. This means that the more positive an individual's financial attitude, the better their financial management behavior. MSMEs with a positive view of the importance of financial planning, spending control, and savings habits tend to be better able to manage their business finances effectively and effectively.

These results were further supported by interviews with several members of the Jombang Culinary Community, who stated that their attitude toward financial management is indeed a crucial factor in the sustainability of their businesses. One informant, the owner of a chicken noodle business in East Kalimantan, stated that he always tries to separate his personal and business finances to ensure clearer and more manageable cash flow. He also added that the habit of recording daily expenses and saving a portion of profits helps maintain financial stability when sales decline. Furthermore, several other MSMEs stated that a positive outlook on financial management encourages them to be more disciplined in budgeting and refrain from unnecessary spending. A contemporary beverage entrepreneur, for example, stated that by implementing simple financial planning—such as recording raw materials, estimating turnover, and setting aside an emergency fund—he was able to better manage cash flow and avoid business debt.

The results of this interview support the quantitative analysis that a positive financial attitude, reflected in the habit of saving, budgeting, and separating business and personal finances, significantly contributes to improving the financial management behavior of MSMEs in the Jombang Culinary Community..

2. The Influence of Financial Knowledge on Financial Management Behavior

The test results show that the Financial Knowledge variable has a p-value of 0.034, which is also less than 0.05. Therefore, Financial Knowledge has a significant effect on Financial Management Behavior, which is in line with Hypothesis 2. This finding indicates that the higher the level of financial knowledge possessed by MSMEs, such as the ability to create budgets, understand risks, and use financial products, the better their behavior in managing business finances. Good knowledge is knowledge that can help individuals make rational financial decisions and avoid mistakes in using capital.

These results are in line with interviews conducted with several members of the Jombang Culinary Community, which revealed that understanding financial basics is key to maintaining business continuity. One wet cake entrepreneur stated that after participating in financial literacy training from the community, he began to understand the importance of recording cash flow and preparing a monthly budget. This method allows him to identify increases or decreases in income and adjust business expenses more wisely. Another entrepreneur, the owner of a traditional beverage stall, also stated that understanding the use of financial products such as separate business accounts and e-wallets helps simplify transaction management. He explained that he often mixed personal and business funds before, but after understanding how to manage funds properly, his finances became more organized and transparent.

These findings demonstrate that sound financial literacy not only influences how MSMEs think about money but also drives real behavioral changes in their daily financial management practices. With increased financial knowledge, MSMEs in the Jombang Kuliner Community are able to more carefully allocate capital, assess business risks, and optimally utilize financial technology to support their business growth.

3. The Influence of Income on Financial Management Behavior

The Income variable showed a p-value of 0.000, well below the 0.05 threshold, indicating that income also significantly influences financial management behavior. This test result is also in line with hypothesis 3. This means that the income level received by MSMEs contributes to their ability to manage their finances. Business owners with higher incomes have greater liquidity flexibility for saving, investing, and better separating personal and business finances.

These results were reinforced by interviews with several members of the Jombang Culinary Community, which showed that income significantly influences how they manage their finances. One contemporary coffee entrepreneur stated that when his business turnover increases, he can set aside a portion of the profits for business savings and purchase new equipment without having to go into debt. He added that a stable income allows him more flexibility in managing cash flow and preparing reserves for low-customer periods. Conversely, snack food entrepreneurs with fluctuating daily turnover admitted that when income decreases, financial management becomes more

stringent and difficult. They often delay purchasing large quantities of raw materials and are more careful in managing expenses to prevent capital from being depleted too quickly. However, MSMEs with limited incomes still strive to apply simple financial management principles such as recording every transaction, setting aside a small amount for savings, and avoiding consumer debt.

These findings indicate that income level not only determines the financial capacity of MSMEs but also influences their mindset and habits in managing their finances. The higher and more stable the income received, the greater the opportunity for MSMEs in the Jombang Culinary Community to develop their businesses through more planned, disciplined, and sustainability-oriented financial management.

CONCLUSION

Based on the overall T-test results, it can be concluded that the three independent variables—Financial Attitude, Financial Knowledge, and Income—have a significant influence on the Financial Management Behavior of MSMEs in the Jombang Culinary Community. This finding indicates that financial management behavior is not only formed from practical habits but is also influenced by mindset, level of understanding, and individual economic conditions. MSMEs with a positive financial attitude tend to be more disciplined in planning, controlling expenses, and separating business and personal finances. Interviews with several community members reinforce this finding, where entrepreneurs who have a positive view of the importance of saving and recording cash flow demonstrate a better ability to maintain the financial stability of their businesses.

Furthermore, the level of financial knowledge and income have also been shown to play a significant role in shaping healthy financial management behavior. MSMEs who understand basic financial concepts such as budgeting, financial record keeping, and the use of modern financial products (e.g., business accounts and e-wallets) are able to make more rational and efficient financial decisions. Furthermore, an adequate income level provides entrepreneurs with greater flexibility to save, invest, and maintain business liquidity. Interview results show that as income increases, MSMEs are better able to set aside funds for working capital and business savings. Therefore, increased financial literacy, coupled with increased income, will positively contribute to more focused, disciplined, and sustainable financial management behavior among members of the Jombang Culinary Community.

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